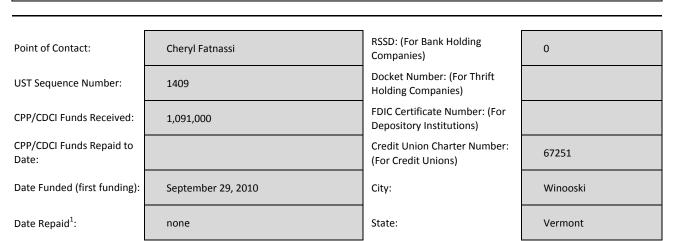


(Include Holding Company Where Applicable)

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<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	We have been able to grow our asset size and increase lending from $$16,180,189$ as of $12/31/2010$ to $$22,080,566$ as of $2/28/2012$ and assets size grew from $$28.2$ million as of $12/31/2010$ to $$34.5$ as of $2/28/2012$ .







Ор	portunities Credit Union
Х	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).
	We increased lending in commercial real estate and small/micro loans from \$855k in 2010 to \$1.2 million in 2011 and are on track to originate \$2.2 million in 2012. Our residential mortgage portfolio (servicing retained) has grown from \$49.9 million as of 12/31/09 to \$64.8 million as of 12/31/11.
	Increase securities purchased (ABS, MBS, etc.).
	Make other investments.



NAME	OF	INSTIT	UTION
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Ор	portunities Credit Union	
	Increase reserves for non-performing assets.	
Х	Reduce borrowings.	
	We have paid off all borrowings other than secondary capital.	
	Increase charge-offs.	







(Include Holding Company Where Applicable)		1789
Opportunities Credit Union		
Purchase another financial institution or pu	urchase assets from another financial institution.	
Held as non-leveraged increase to total cap	oital.	



NAME OF INSTITUTION

Opportunities Credit Union	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?  We were able to pay off higher cost secondary capital and have replaced some of the maturing secondary capital with core earnings (primary capital). This has allowed us to avoid higher cost capital and to remain very well capitalized for the next 8 years while we build core capital. It has also allowed us to avoid spending time raising secondary capital and allows us to focus on our members and our financials.			



NAME OF INSTITUTION

Opportunities Credit Union
What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?
We would have had to limit our loan and asset size growth and reduce the amount of lending to stay within safe and sound regulatory limit:



NAME OF INSTITUTION

pportunities Credit Union
lease describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.
has allowed us to increase non-member deposits at very low rates between 0-1% as the result of investor confidence in our financials and
ission.